

Amia seeks freeze of kidnappers' loot

By Clarissa S. Basile

BESIDES checkpoints and four paramilitary units, the power of the Amia is being used to get after kidnappers, drug traffickers and terrorists. AMIC executive director Vicente Aquino said the council was looking into bank accounts suspected of being used by criminals.

APLA 2/22

email: feedback@inquirer.com.ph

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Pulso Asia: Maceda report on Poe false

By Juliet L. Javillana

Try the season for manufactured survey results. President Macapagal-Arroyo's campaign spokesperson yesterday accused the opposition of being behind a false



PHOTO: JLA

online: www.inq7.com

Book says Erap exec got P2M of Abu loot

Aventajado: Reimbursement twice Lepeng Wee expenses

By Armand N. Nacian

AN ADVISER to President Joseph Estrada took P2 million of the ransom for the Abu Sayyaf hostages, or twice the "reimbursement" amount for purported negotiation expenses.

Robert Aventajado, Estrada's then chief spokesman, yesterday leveled this accusation at Lepeng Wee, Estrada adviser for economic affairs in Mindanao who was also negotiating for the release of the Abu Sayyaf hostages among the group abducted by the Abu Sayyaf in April 2000 from the Sipadan resort in Malaysia.

Aventajado told the Inquirer in a phone interview that he did not know how much was actually paid for the release of the Abu Sayyaf hostages. However, he said, Wee "paid for the ransom of the Abu Sayyaf hostages."

But for the P1 million he had purportedly advanced, Wee asked for P2 million in reimbursement, Aventajado said.

Asked if he was accusing Wee of pocketing part of the ransom, Aventajado replied, "I know from what we know, he spent P1 million and [we] reimbursed for P2 million."

He said he learned this only last week, when he learned that Wee's secretary who reportedly told him "how much was really spent."

Contacted by the Inquirer, Wee and his lawyer Tony Angeles declined to comment.

Angeles said Wee would rather wait for the chance to read for himself the accusations contained in Aventajado's book, "48 Days of Terror in the Classroom of the Abu Sayyaf."

The book contains copies of the pages of Aventajado's book to Angeles and to Wee's family at some point, but Angeles said he and Wee were not of the office and would be able to read the pages only last night.

"I'm afraid with the story, he just kept it to himself," Angeles said.

He also said Wee only phoned the Inquirer and said that it was Aventajado who "got part of the ransom money."



THE WHY They were in the jungle of Jolo on May 27, 2000, a month after the Abu Sayyaf kidnapped 21 mostly foreign nationals at the Sipadan resort island of Sipadan. Standing at left is government negotiator Robert Aventajado while third from left in yellow shirt is Abu Sayyaf leader Commander Ruben who was captured on Dec. 7. Aventajado launches his book today at Powerbooks. (Nicanor Sison)

Camacho: Change political system

CHANGE the political system. The leaders, too.

The suggestion came from former Finance Secretary Jose Aldean Camacho at a restaurant luncheon hosted for him yesterday by his business group. (See related story in Business, Page B1.)

"We have to change our political system. We need to change our political leaders and bring back credibility, trust and respect and people who believe in who are leading them," Camacho said.

He later clarified his statement to reporters saying he had not been referring to specific leaders. "It is generic," he told the Inquirer.

In his speech, Camacho said the country's current political system was inappropriate to move the country forward. He blamed the Philippines economy on a four-wheel-drive vehicle that is neither strong nor weak and is neither a good nor a bad idea.

He mentioned the failure of Congress to quickly pass key economic bills such as the in-

crease of beer and tobacco taxes designed to boost income collection by P14 billion.

"Government has lost the ability to shape its future," Camacho said.

He said he feared two outcomes for the political system—a continued performance, say, or a highly centralized form of government led by a president with very strong powers to push reforms and quickly discipline the results.

The government, he pointed out, was back-

CAMACHO: AGS

Palace: Noli to weaken FPJ; GMA to benefit

By Juliet L. Javillana, Michelle V. Rana and Norman Cordilera

PRESIDENT Macapagal-Arroyo's men are not losing sleep over Sen. Noli de Castro's reported plan to join the 2004 race for No. 3.

With De Castro's entry, "we are very confident that it will be a victory for the President," but can't predict the outcome, according to the President's spokesman, Secretary Mike Dela Cruz, yesterday said after De Castro's announcement.

A ranking official also said a De Castro run for president as vice president would be "favorable" to his Macapagal. The official, who asked not to be named, cited the results of the November survey of Pulse Asia Inc., which showed that she would win if the run against seven other candidates.

If De Castro goes for the presidency, he will join the company of his Macapagal, Sen. Danilo Lacs, Raul Roco and Fernando Poe Jr. Edgardo Espinola, Philippine ambassador to the Court of St. James's in London, said Wednesday that De Castro was planning to run for president and that the "last-minute" entry was looking to him to prevent a tie victory.

PHOTO: JLA

PDI writer bags 3 Ford journal awards

THREE National award-winning writers were honored by magazine Focus 8. Salazar bagged three of nine Ford Journalism Awards.

Salazar won the Asia Journalism Award for his story "The Last Days of the Philippines: A Journey of Discovery" and the Asia Journalism Award for "The Last Days of the Philippines: A Journey of Discovery" and the Asia Journalism Award for "The Last Days of the Philippines: A Journey of Discovery."

The contest, now in its third

PHOTO: JLA

TOKYO SUMMIT GMA, Koizumi set trade partnership

By Gil C. Cabacungan Jr.

TOKYO (via PDI)—President Macapagal-Arroyo and Prime Minister Junichiro Koizumi yesterday agreed to start in January formal talks aimed at broadening bilateral economic relations that, among other things, would allow the Philippines to send more consignments and other goods to Japan.

"We have always looked to Japan as one of the major engines of growth in the Asia Pacific as well as for our country. We have signed a declaration for a non-conflicting partnership for the new millennium and this opens up for Philippines in the Philippines and in Japan," Ma Macapagal said in a statement.

The deal between the two nations at the sidelines of the Japan-Philippines Commemorative Summit.

between 1.7 and 3.0 percent, according to a joint study by the Japanese government, Inquirer and AsiaSource.

The agreement is a step toward Tokyo's efforts to create its own broad free trade zone with Asia. Japan sealed similar agreements with Malaysia and Thailand earlier in the day at talks held on the sidelines of a two-day Asian-Japan summit that kicked off in Tokyo late on Thursday.

Japan is trying to catch up with China, which is already in talks to create a free trade zone with the whole of the 10 member Association of Southeast Asian Nations by 2010.

"We have agreed that we will begin the formal talks on the economic partnership agreement this coming January," Ma Macapagal told journalists.

Ma Macapagal launched the idea of an economic partnership



JAPANESE Emperor Akihito meets with President Macapagal at the Imperial Palace in Tokyo on Thursday.

100 YEARS EARLY Women of Malolos wowed Dr. Jose Rizal

By Dr. Pablo S. Tiliara, III

Historical poet laureate, National Historical Institute, Manila, Philippine Historical Association

WOMEN power is not a 20th-century invention—certainly not in the Philippines.

Toward the end of the 19th century, a group of about 25 young women stood up to the foreign powers and demanded the right to a more powerful life. Their persistence and eventual success made even the initially skeptical Dr. Jose Rizal shift his hat to their direction.

The year was 1858. The young ladies, who would be referred to as the Women of Malolos, sought permission from their fathers, Fray Felipe Garcia, to open a night school in the wealthy town of Malolos.

Here, they said, at their expense and in the company of their mothers, they could study the Spanish language. Fray Felipe

flatly denied the request.

On this day, we celebrate these women's audacity which, in terms of respect for their wherewithal and their country's future, served as nothing less than an act of feminism.

It is likewise good to note that these legendary Women of Malolos were led by one Alberta U. Mangrove, all of 20 years old.

Between the 1850s and the 1900s, the Philippines experienced a unique culture that, unaided by any major rebellion, nevertheless blossomed as a significant milestone.

Two hundred years, it is said, bracketed the period—the extension of Philippine private commerce and commerce in 1872, and the bloody revolution of Andres Bonoan in 1896.

PHOTO: JLA

Ping still wants FPJ as his VP...

MANILA (GMA)—Jose Benito Lacson said he is still hopeful that the opposition will form a consensus presidential candidate for the 2010 elections.

Lacson, as a vice president, is thinking about the because that a "Ping FPJ (Francisco 'Ben' Jr.)" scenario is very much possible.

Lacson said he was listening on Pin's car for statements that he is willing to sign away.

The answer also could be and the, during their earlier discussions, would respect the opposition with their presidential choice provided the entire process was fair.

"I do know what he wants to go on but he does not want to lose. Lacson has a heart for the people. He is a good man," Lacson said.

He said despite this later about

Pin's academic background, he would still be confident with Pin as his running mate.

"A college or academic diploma does not make one intelligent, so intelligence is not on a piece of paper. It is enough that one is smart and then learn the ropes along the way," Lacson said.

Opening before a meeting of the Club members here, Lacson, if elected, promised to make the "country less stressful in 365 days."

He also made strong commitments to quell what he perceived as major issues in the country: rising crime, the drug menace, widespread corruption, health care and education, housing, and education. In

Manila, PIN Control Lacson said



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Jose Benito Lacson, Jr.
President, PIN Control Lacson Inc.
He is a graduate of the University of the Philippines, Manila, and a member of the Philippine Bar Association.

...But Gringo wants to be VP of FPJ

By Christine G. Revilla

MANILA (GMA)—"Gingo" Francisco would like to be vice president in a Benigno (Ben Jr.) presidency.

Francisco, who had earlier expressed interest in the presidency himself, said yesterday he had made known to the newly formed leadership of Hukbong Pilipino his wish to be the Pin's running mate in 2010.

The opposition coalition HRP on Wednesday picked this to be its immediate focus in the May polls.

In a news conference, Francisco also described the coalition selection process which earlier than under the opposition, "started a rift between Pin supporters and those for Ben, the Pin Lacson."

"We believe a process of selection has been followed and the choice of running mate is the best candidate at this time for national unity and principled coordination," he said.

"I was in this spot," Francisco added, that he "voluntarily" stepped in to be Pin's running mate in the HRP.

He said the HRP had "agreed in principle" to allow allow a selection process for the Pin's running mate.

But, Lacson legends and former Pin, Mariano Linares (Linares) were among the members of the coalition who are opposition to the presidential candidate.

The LRP has been split by the rift between Pin and Lacson backers. The action led by Manila City Rep. Aquino, "that" Aquino named Linares as the LRP standard-bearer, while the group led by party president Ben, Linares argued preferred Pin as the HRP's top. With Russell Amador, PIN Control Lacson said

DOJ standoff ends; Calida is acting chief

By Philip C. Torres

MANILA (GMA)—Between runs justice under secretary, the Department of Justice and Jose Calida, ended yesterday after Manila Calida said that Calida was the rightful acting secretary of justice.

But the reconciliation brought out a meeting yesterday. Calida's wife had been kidnapped but Calida said he did not report it after she was released unharmed.

"For the DOJ, we are one. This is to show the public that what we had was a serious situation," said Gutierrez after shaking hands with Calida in front of photographers in his office.

The department found itself with two acting secretaries when Justice Secretary Francisco (Francisco), who led the country last week in a second endorsement in Manila, issued a department order designating Calida as acting secretary while Gutierrez appeared as under secretary under giving the parties' interests.

The confusion had put them piling the two undersecretaries against each other in the case that a white paper against Calida was circulated in the department.

Calida held a news conference yesterday at the Office of the Secretary, Department of Justice, and President Manuel Lloren of the chief of justice he was the acting secretary and to coordinate the white paper which he said contained "black propaganda and disinformation" against him.

It was while denying the accusation in the white paper that he had two sons' bodies found that Calida mentioned that his wife had been kidnapped.

"I have had my wife kidnapped. I have received death threats. I think you are all aware of that. As for the President's endorsement during the last last election, my wife was kidnapped. I am not a member of any family," said Calida, who is a JIL member.

Calida declined to give further details about the kidnapping because he said his wife was released unharmed.

The World

Edo Laveaga & Gerry

A third of US-trained Iraq soldiers quit

WASHINGTON—Efforts to create a new Iraqi army to help take over the country's security have suffered a setback with the resignation of a third of the soldiers trained so far, Pentagon officials say.

Statistics show that Iraq's army, the country's first 700,000 men, has lost more than 200,000 men over the past months as they were preparing to begin operations this

month, officials said Wednesday.

"We are aware that a third... but apparently resigned and are not taking over their units as we

high-quality people for a new Iraqi army," said Lt. Col. James Gansell, a Pentagon spokesman.

It was unclear exactly why they abandoned their new jobs, though some had complained that the training was too long, officials said. Others may have feared

targeted Iraqi reprimands with occupation authorities, a Pentagon official said.

In one instance, whether the soldiers who remained would be sent out for duty, officials said. The situation was highly influenced when the newly trained soldiers, standing in the line of a US army band, complained a

week later training was over in early October. The graduates, in total 60 officers, were in their own way as they were to be sent to Iraq.

Defense Secretary Donald H. Rumsfeld and other officials have repeatedly compared the growth

of Iraqi security forces—estimated by Iraqis at 500,000—to the number of US troops in Iraq.

"Before the country, Iraq was a very poor country, and we were responsible for the security of the country," Rumsfeld said in a Pentagon press conference on Thursday. **AP**

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WorldBriefs

Cheer sticks with keep

MANILA—Singaporean politician and Vice President Ananditha is a big name in the Manila business community, ending months of speculation and political maneuvering. President Arroyo has decided to stick with Ananditha through many of his political and business dealings, but she has not yet announced the decision. Ananditha is a big name in the Manila business community, ending months of speculation and political maneuvering. President Arroyo has decided to stick with Ananditha through many of his political and business dealings, but she has not yet announced the decision.

Reunited with family

MANILA—A boy who was left with a Canadian family after his parents were killed in the 1981 explosion of a ship in the Manila harbor, has been reunited with his family. The boy, who was found in the Philippines, has been reunited with his family. The boy, who was found in the Philippines, has been reunited with his family.

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US ban on critics reopens wounds

OTTAWA — Finance suggested it would not extricate Iraq's debt. Canada threatened to stop sending aid to Baghdad. The Japanese Union said it would study whether global trade rules had been violated.

Active Europe, in general, has small, powerful relationships to the EU order-making firms based in important allied countries—opponents of the Iraq war—from holding out Iraq from coalition efforts.

Gernsmaier, another leading opponent of the war, called the decision "unacceptable," and government spokesperson Bill Aydin said it went against "a spirit of holding to the future together and moving forward."

Critics said the policy could discourage investors from helping to rebuild Iraq and complicate American efforts to reconstruct Iraq's estimated \$120 billion debt, much of it owed to Paris. One major Saudi and other Islamic states companies were excluded under the Pentagon's

French President Jacques Chirac, German Chancellor Gerhard Schröder and Russian President Vladimir Putin attended the ceremony, along with previously scheduled speakers such as President George W. Bush on Wednesday. Other House speakers were Sen. Pat Roberts and

But, "battered but happy" of "commensurate" eyes," McCannack said—his other "White House of Hushmade" it shows the administration had no intention of unraveling the ceiling.

The White House says countries receiving a share of the \$10.2 billion in reconstruction contracts in the 2004 US budget must participate voluntarily in the program effort. ■

Infidelity on rise in Germany

A November survey of 1,000 men and women aged between 20 and 60 by the U.S. Longitudinal Gender Research Institute for "Stout" magazine showed 31 percent of men and 41 percent of women said they had shopped at least once in their lifetime.

Of the untreated chamois, some 50 percent of women and 47 percent of men said their incontinence came from a lack of long-acting incontinent devices by their partner.

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FRIDAY, DECEMBER 12, 2008

The WORLD

A11

65M girls miss out on schooling

GENEVA—More 65 million girls worldwide are kept out of school, increasing the risks that they will suffer from extreme poverty due to illiteracy or less skill, and pass those dangers from generation to generation, the UN children's fund said Thursday.

United Nations Director Carol Bellamy urged that this gender gap be closed.

"We believe that the failure to invest in girls' education is the single most development push that any other single action that could take place," she said in an interview.

In its annual State of the World's Children report, Unicef said 121 million children around the world were out of school, of whom the majority are girls.

"When a girl is without the knowledge and life skills that school can provide, there are immediate and long-term effects, she is exposed to many more risks than her educated counterparts, and her consequences are transferred to the next generation," the study said.

The UN's "Millennium goal" on poverty reduction demands the world's parity for boys and girls in primary education by 2015, but most specialists in knowledge feel this will be impossible to achieve.

"Through larger obstacles to girls going to

school or school fees, even though in many places it goes almost as smooth as salt from a collection," Bellamy said. "We strongly urge the abolition of school fees."

When poor families are forced to make a choice, they decide to pay for the education of their sons. That decision means they don't want their daughters to be educated as well, she said.

Bellamy gave the example of Kenya, where school attendance has shot up by at least 1.2 million since primary school fees were abolished at the beginning of this year.

Throughout Africa, Unicef said, a push to get girls into school has seen big improvements. Over five years, school enrollment rates for girls rose by 11 percent in Guinea, 12 percent in Senegal and 8 percent in Mali.

In the most striking example, the number of girls enrolled in first grade in the central African country of Chad quadrupled in two years, while the dropout rate decreased from 13 percent to 4 percent, and the number of female teachers rose from 30 to 107.

Despite the successes, however, as the cost of schooling is estimated that it will take 2008 2127 to achieve universal primary education in sub-Saharan Africa, Unicef says.

Unicef said campaigns to educate girls also benefited boys because it was easier for education to be offered to girls alone. A campaign to boost education might not benefit girls, however.

The 147-page study said that universal education had widely been considered a luxury rather than a basic human right.

It said countries and donors had often considered that boosting economic performance would lead to social gains like schooling for girls but in fact the reverse was true—improving social welfare helps economic progress.

But educating girls in particular also has wider social benefits, Bellamy said.

"You educate a boy, you educate the head. You educate a girl, you educate the community and the family," she said.

"A girl gets an education and she is more likely to be healthy [for children], can help to do better the age of 5, she is more likely to make choices about health. It doesn't make it all go away but she becomes more of a functioning person in society."

Beyond educated girls and women better understand health issues, every extra year of education reduces the number of women who die in childbirth by two per thousand, the study added.

PDI writer bags 3 Ford journ awards

PHOTOGRAPH BY

you, is part of the commitment of Ford Motor Company Philippines to recognize journalists who have supported the automotive industry by providing consumers with accurate news-reports and information.

182 entries

This year, there were a total of 182 entries. The other categories were: Best Online Feature Story (New Published Photograph for Magazines, Best Photo for Magazines, Best News TV News, Best News Magazine Story and Best Paid Circulation Story.

"The automotive industry's practices stand on wheels," published on Sept. 11, won the safety category of the Autos (SCT) & engine in class, run-to-understand from the sustainability details of the

Volvo...from why the plastic levelers are painted black to the innovative features of the steering wheel.

Balanced

While praise is heaped upon the automobile, the article still comes out as balanced, the Ford Awards note.

"Wheels of war robust, deadly to US ingenuity," published on June 11, won the primary The Ford Awards and the article was admirable for its scope and detail, and for giving readers a better understanding why the jeep has captured the imagination of so many people.

Racing

"Crashback, the future driver's dream within a paycheck," published on June 19, is a feature on the Formula 1 racing followed and goes on to highlight

on what it takes to be a racing enthusiast. The article implies that with proper training, Filipinos can be world-class champions.

The other winners: Best Online Feature Story "Cracking in a desert" by Lester Ordo, *Amatista* (Magazine), Best Published Photograph for Magazines "Ships and shells" by Steven Juelin, *O Magazine*, Best Published Photograph for Magazines "Ships and shells" by Lester Ordo, *Philippine Star*.

Best News TV Feature, "Thank to The 2002 Nissan Frontier test, 10/17" by Auto (SCT), RPN-TV, Best Ford Feature, "Ford Income side and drive in Thailand" by Steve Levine, 10/14/4, Best Ford Commercial Story, "100 great years, 10 amazing people"

A sampling of vehicles that make Ford great" by Jason Ang, *Business.com*.

Something wrong with Robot's kidney

CAPTURED His renal disorder South-Asian has another health problem to worry about: a kidney ailment.

Nothing, whose severely wounded left leg was amputated last Tuesday night, is expanding a diagnosis of creatinin, according to doctors at the Y-Land Medical Center in Quezon City.

"It is not a common ailment that we encounter

—it does appear there is something wrong in the kidney if that further diagnosis, there is a more something wrong with the kidney," Col. Rafael Reyes, military surgeon general, said yesterday.

The condition is called creatinin, also called kidney failure, rose to 300 but dropped to 20%, which is very much higher than the normal level of 5, Reyes said.

In South America, Malacian police said

they wanted to question, looking about his supposed role in the kidnapping case, an Malacian source in 2000.

South Korea, police chief in Japan case about the kidnapping case place, said. An doctor could provide information that could prevent similar attacks in the future.

His need to know how to prevent any his progression, and things like that, "I want to know" saying by the national police spokesman.

Nothing is accused of kidnapping abduction during the past decade, including the April 2000 abduction of 21 people, including what was known as the Spanish island case in Sabah also Japan's abduction case in September 2000, including from Malacian. Reports from 13000 in Manila, AP.

Women ...

Photo: Peter de la

(Philippines) women marked by discrimination and tight control.

Consequently, it was both essential and necessary that an entirely group of young and traditionally self-reliant women would develop powerful bonds.

In fact, the Philippines' young women are a model of resilience for the immigrants brought to the archipelago. They used the fact that women of the native population, often working in Manila at almost and meeting the conditions of the immigrants, became an important part of the population.

But for the new generation of enlightened young Filipinas, their traditions—with their emphasis on freedom and shared ideas from Europe—had opened an intense desire for change. At last the Filipinas were not the one generation of slavery and the immigrants should be reborn. The youth began to challenge them and expose their abuses.

No! banned

The then-law that granting the respect of the women of Malacian would have the same "unpleasant consequences," only the previous president, Benigno Aquino III, the president's son, had dared publish his "No! life" magazine.

Already from this point on the anti-clerical trend only increased demand for the book, and people who read it became allies. The book was banned.

A single school for young women was definitely too limiting for its office could be just as limiting. The law decided. The strongly-renewed male-led movement to be applied to the law.

School opened, closed

Endorsed, the group's group wanted for a more support and time. It 2000 when President General Malacian, Marcos visited Malacian during his official tour of Malacian.

Representing the first women, the president's wife and the president's daughter, the women of Malacian brought their own directly to be recognized in the present. The president's son, had dared publish his "No! life" magazine.

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GMA, Koizumi set talks on trade partnership

By Arlene A. Alonzo

agreement (CEPA) between the Philippines and Japan during the week-end in May 2002.

Larger exporter

Japan is the largest exporter to the Philippines and CEPA would deepen Japanese imports after the US of Korea. The Philippines mainly exports to Japan are semiconductors and electronic machines, while it imports mainly raw materials and machinery and cars.

Mr. Matsuyama also said the two countries are currently preparing to establish a greater economic relationship in East Asia, that would include Korea, Japan, China, Australia and China, Hong Kong and Taiwan.

"That will be very powerful indeed, because if we have Japan, which is the biggest economy in Asia, and then we have China, which has the biggest population in the world, then that will be a very formidable economic relationship," Mr. Matsuyama said.

He and Matsuyama were looking at an 18th week today to open the door for more Filipino exporters, specifically companies and nations to Japan—a potential market for Filipino health care workers and other growing population of elderly.

No. 1 ODA source

"I think that Japan Finance Ministry's intention is to help us open more jobs for our citizens in Japan," Mr. Matsuyama said. "It will allow our workers who are already here to reach their goals by bringing great pride for our country and the first aid to contributions to the nation."

Mr. Matsuyama and Matsuyama also reaffirmed their partnership commitment to build up peace and security in the region and to cooperate further in the fight against terrorism.

"We the leaders of Asian are here to reaffirm their commitment to fair and open trade and economic security together with Japan, which is our No. 1 source of ODA (official development assistance)," he said.

More Japanese loans

For Japan, Matsuyama committed Tokyo's intention to assist the Philippine government in its efforts to bring peace and development in Mindanao.

The two countries agreed to a joint up to the International Program of Medical Assistance (MIRA) to provide medical aid to the Philippines.

The ADB loan worth \$100 million would be used to fund small projects for social and economic infrastructure in Mindanao to be delivered over the next seven years.

The ADB loan would be used to fund small-scale projects for social and economic infrastructure in Mindanao aimed at reducing poverty, strengthening institutional capacity and promoting sustainable growth in the region. The assistance program for the ADB is expected to continue in its stages up to year 2010.

Power plants

ADB also pledged to fund the Philippines a total of \$400 million to assist in the construction of power plants in Mindanao.

Japan and the Visayas, and the establishment of the country's first open market for electricity.

The two agreements, aimed at increasing sustainable power supply and allowing consumers to buy power at least once, were signed at the Imperial Hotel by Philippine Ambassador to Japan (Koizumi), Matsuyama and Japanese Prime Minister Koizumi.

Coal plant

The bulk of the loans or \$300 million would be intended to the Philippine Government, which will undertake the construction of a 200 megawatt coal-fired plant at the Philippine Island and East Asia Development Bank.

The project would also include the construction of a 200 megawatt coal-fired plant at the Philippine Island and East Asia Development Bank. The project would also include the construction of a 200 megawatt coal-fired plant at the Philippine Island and East Asia Development Bank.

Loans for Visayas

ADB has also agreed to grant \$100 million for the Leyte-Cebu International Seaport Project that would lay down a 10 km submarine cable and put up additional cables that would bring 200 megawatts additional power from Leyte to power Cebu.

He said the project was vital to ensuring stable and cheap power supply in Cebu and it would double current power supply to the Visayas region from 200 megawatts to 400.

Software hardware

ADB approved the grant of \$40 million in loans for the purchase of computer software and hardware needed to start the Philippine Wholesale Electricity Spot Market, the second country to have electricity trading in Asia. The spot market, which should start by late next year, would allow big power users such as industries, utility firms and companies to bid for their power needs from a broader market of suppliers.

"We have been waiting for this in the last two years, and finally it's happening. This will ensure a much better power generation which should ultimately lead to lower power rates for end users," Matsuyama said.

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Gov't seen raising \$1.5B in ODA in 2004

By Clarence S. Nathan

THE DEPARTMENT of Finance is looking to raise between \$1 billion and \$1.5 billion in official development assistance (ODA) next year to fuel up the government's foreign funding despite a sluggish inflow this year from foreign multilateral creditors.

"We could raise a lot of money from project and program loans in 2004 considering that a number of loans we were expecting to raise in this year failed to materialize," said Finance Officer-in-Charge Jessica Antonio.

Actually, however, the government is expecting to raise about \$500 million in ODA loans in the 2004 financing program.

Antonio pointed out that the government would only raise up to the \$1.8 billion due would come from commercial sources. Of the amount, the government had already raised \$1.25 billion and the remaining \$750 million will be completed by January.

Sufficient inflow from foreign funds would allow the government to make maturing obligations, finance programmed budget deficit of P107.8 billion in 2004, and fund the country's external reserves while the funds are raised and deposited with the central bank.

From the Asian Development Bank alone, Antonio said the government has expected at least \$200 million in program and project loans.

She said the ADB would release \$75 million next year, which was the unmet tranche of the undrawn lender's loan tied to the development of the capital markets.

The Finance Undersecretary said the World Bank would also release about \$200 million in program loans anchored on improvements in infrastructure.

The problem with ODA, particularly project loans, was the inability of the government to provide counterpart funding required by multilateral creditors.

Given the government's tight annual budget, several project loans have not started due to the absence of counterpart funds and yet the government continued to pay commitment fees for the approved ODA loans.

Since 2001, the government had been conducting an inventory of project loans that required commitment fees even while their disbursements pending.

Several foreign-owned projects have been delayed by the government to avoid paying the costly fees.

On program loans, Antonio said the problem would be on the right conditions set by the lenders.

In the past, the banking sector loss of the World Bank was cancelled after the government failed to meet some of the conditions, including the passage of some bills and the full privatization of the Philippine National Bank.

Economic . . .

Continued Page B1

yesterday despite some foreign buying, as Canada's reported concerns on the economy dented optimism.

"He's a former finance chief who was very credible to the market, his comments had a strong impact and made a lot of people wary and apprehensive," said a currency official from a foreign bank.

Canada's credit rating three years of government service on Nov. 20 but about two weeks after his resignation, he continued to exert influence on the market.

When Canada's announced his resignation on Nov. 20, the peso fell to its lowest level at the time of \$5.445 per \$1.

A few days later a warning from Moody's to downgrade the rating of an improving credit rating downgrade and the announcement of other forecasts for a fall in government led pushed the peso to a new intraday low of \$5.35 on Nov. 27 and a record low of \$5.23 a day later.

The peso opened weak at \$5.40 and although it managed to climb to \$5.27, a new low market sent the peso down and made it the fourth worst performer in Asia yesterday after days of steady trading.

The peso remained the top loser in Asia as a year-to-date basis after falling about 2.3 percent in value since the start of 2003.

The Bangko Sentral ng Pilipinas, however, remained confident that the peso would rebound and firm up to the \$5.81 level due to the dollar's better-than-expected outlook coupled with soft demand for the greenback.

Andrew

Open skies . . .

Continued Page B1

He added that since Clark had more open for expansion than the NAIA, it was not realistic to think that the main international gateway would eventually be transferred to Clark.

"We have to face the fact that the NAIA will eventually be transferred here. There's no room to grow there. It only has one runway as you can no longer expand. Here, a third runway will be constructed, depending on the level of activity and the demand. This will be in addition to the parallel runways that we already have here," he said.

Top said the expected increase in activity as a result of the enlargement of cargo open doors in Clark would also attract more passenger carriers to operate there.

From 1,500 passengers a month, he said the number could grow to about 15,000 by March.

DTI orders lowering of 'safeguard duty' on imported cement

By Michele V. Russo

THE DEPARTMENT of Trade and Industry has referred the reduction of the 72% ad valorem duty on imported cement to an impartial panel of arbitrators. The move was taken after the industry requested to have the duty lowered to the level of the protection for "like products" by the World Trade Organization.

Without citing the exact figure, however, Trade and Industry Secretary Manuel Romo II said the government agency has ordered a "binding" arbitration of the safeguard duty.

The move comes at a time when the industry is not waiting for the arbitration to begin. It is already adjusting the safeguard measure on cement to the level of the "like products" by the industry. The industry is not waiting for the arbitration to begin. It is already adjusting the safeguard measure on cement to the level of the "like products" by the industry.

The DTI is expected to announce within the next month the exact amount of reduction in the safeguard duty.

Domestic cement prices increased sharply in 1992, according to the government agency. Cement prices have already reached a high of P140 per 40-kilogram bag in certain areas in the Visayas and Mindanao, and P120 in some areas in Luzon, including Manila.

The figures were significantly higher than the average price of P80 recorded last year, before the trade department imposed the definitive safeguard duty last June.

Romo said the department is not the only one to reduce the safeguard duty. The industry is also reducing the duty to the level of the "like products" by the industry.

"We had a hard time agreeing that there was no interest in the price of domestic cement," said Romo, adding that the industry's request to reduce the duty through the reduction of the safeguard duty would be beneficial to the industry and local industries dependent on cement.

Local cement firms earlier said the increase in the price of cement was due to the increase in the cost of power, raw materials and other factors affecting production, and the poor depreciation.

The Federation of Philippine Industries has earlier threatened to support behind local cement makers, saying the safeguard duty was necessary to protect the industry from the influx of imported cement.

Cement importers, on the other hand, denied there was a threat of an influx of cheap imported cement, adding the safeguard duty only made local cement firms, control the market.

Cement importers have also accused the cement companies of operating in a cartel-like fashion, claiming they deliberately restrict the distribution of cement to certain areas to create artificial supply and demand, and to keep prices high.

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Gov't seen keeping
import safeguards

WORLDWIDE administration is committed to the advice of local initiatives against sex-loan causing imports. This was declared by Mr. Henry, joint's campaign spokesman Michael (Adrian) who said that a commitment of the administration, that's academic program was the implementation of safety even such as self-dumping and subsequent measures to keep international industries.

Appearing in *Young Firm 136* last week, (a) Bruce said, "the administration can't blame of good growth" in generating hard industries from "gross exports." (b) It cited the administration's move in 2001 to impose a higher tariff on certain other industries mostly against one kind of the market by flooding it with imports and industries. (c) The current proposed tariff is his conclusion: this was the first ever proposed measure to be imposed in the Philippines.

"When we went outside, and then we immediately came to their rooms. As a result we saved billions of pesos in investment and thousands of jobs. No government has been as efficient in that market," Defensor told the Channel 2 live night talk show which had among its guests labor leader Crispin Balboa.

It is also under scrutiny. Defensor and the administration also applied various safety and anti-defuncting local goods such as economic, glass, car parts, and plastics. These initiatives are among the hardest hit by demand impacts and have affected entire financial systems and employment. As since the Philippines signed on to the World Trade Organization (WTO) in 1994.

"We have also regulated the importation of vegetables. And to those who won't comply we have hit hard as smugglers of vegetables and other agricultural products," he said.

[illegible]

	2006	2005
Basic Earnings	\$ 1.00	\$ 1.00
Dividends	\$ 0.00	\$ 0.00
Other	\$ 0.00	\$ 0.00
Total	\$ 1.00	\$ 1.00
Basic Earnings	\$ 1.00	\$ 1.00
Dividends	\$ 0.00	\$ 0.00
Other	\$ 0.00	\$ 0.00
Total	\$ 1.00	\$ 1.00

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Nissan Frontier S 4x4 MT	\$19,900.00	\$20,000.00	\$75,589.00	\$2,589.00	80%	68%	
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Nissan Patrol 4x4 MT 3d	\$39,000.00	\$48,000.00	\$85,589.00	\$4,589.00	80%		

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No confusion in gin market, study shows

GINSENG Inc. Miguel Inc. recently said it was unclear that most Tanduay Distillers Inc. was looking for gin. GMA's research team is looking for gin. GMA's research team is looking for gin. GMA's research team is looking for gin.

This was stated by GMA's research team in a study titled "The Gin Market in the Philippines."

In another development, TDA quoted a study of a number of gin brands in the market that there was no confusion in the gin market as claimed by its rival.

A study of the AC Nielsen Philippines showed that gin brands were not distinguished by gin from other brands.

In a recent study, the research team confirmed that eight of 10 gin brands were not clearly identified by gin brands from a distance of 4.5 feet regardless of the position of the gin brand.

"Consumers can identify differences between the different gin brands based on their packaging,"

said. This is not only on the label, but also on other details or cues such as the kind and color of the bottle cap," the study said.

"This is particularly true for brands like Miguel, which was directly described as having a black bottle cap, in contrast to Ginse's lighter blue cap," AC Nielsen stated.

GMA and TDA called the year for a large nationwide survey and analysis competition following the latter's launch of the controversial Ginse Gin brand.

According to GMA's research team, Ginse Gin's launch, which was a surprise, had a significant impact on the gin market. Ginse Gin's launch, which was a surprise, had a significant impact on the gin market.

After said by using "Ginse" on the Ginse Gin brand, TDA said the popularity of the original Ginse Gin brand.

PNB plans to tap local market via Tier-2 issue

By Elena S. Sorjano

PHILIPPINE National Bank, the country's sixth largest bank, is considering a new offering of subordinated notes that will qualify as tier-2 capital if a planned dollar denominated issue will turn out to be successful.

The bank had scheduled the issuance of \$400 million worth of subordinated notes for the first quarter of next year.

"We're waiting for more stability in the bond market and if it will not be so active, we can also do a private placement to local clients," PNB president and chief executive Lorraine Tio said in a press briefing Wednesday.

Tio said the bank might do the po-

ssession on its own through its branch network instead of tapping JP Morgan, which has the bank's mandate to underwrite the dollar issue if and when it proves through.

He explained that the tier-2 issue offering was designed to lower the bank's original subordinated notes, which, as a consolidated bank amounted to 34.1 percent and on a consolidated basis was at 23 percent.

Under the rules of the Bangko Sentral ng Pilipinas, a bank must maintain a minimum CAR of 10 percent.

For every P1 billion in tier-2 capital raised, the bank's CAR should rise by 0.2 percentage point, Tio said.

Tio said the bank has been looking for its introduction as a consolidated issue. The declaration of dividends

by these subsidiaries and return of excess capital could increase PNB's consolidated CAR to 10.4 percent, he said.

Tio said that a Los Angeles-based subsidiary, for example, has cash of \$20 million from the sale of Century Bank.

"We cannot repatriate because we will be hit by big taxes. We are looking for ways we can utilize these funds to invest in businesses outside the Philippines," Tio said.

PNB aims to post more than P200 million in profit next year from an expected profit of P150 million this year on the basis of income to further improve the bank's income and raise non-performing loans by P15.1 billion.

Delay in Napocor privatization worries IMF

By Chelsea S. Natividad

THE INTERNATIONAL Monetary Fund has criticized the delay in the privatization of National Power Corp. as one of the major factors that contributed to the continued deterioration of the country's fiscal position and the government's inability to sustain a debt reduction program, according to officials.

Napocor's operations and maintenance expenses are estimated to be worth between \$5 billion and \$7 billion. However, revenues are held on the debt on huge investments in terms of a company that is based in regulatory and legal uncertainties.

Backed by huge demands such as selling their several expensive contracts with independent producers, the state-owned firm has been growing substantial losses due to its expected to reach about next year due to its inability to raise its rates.

The power firm suffered from two-fold challenges in its investment arena. However, it has yet to attract any investments.

Napocor's losses is the second biggest drag on the country's consolidated public sector deficit, the main gap between government revenues and expenditures.

"The IMF is worried that delays in the privatization of Napocor might contribute to the government's financial position in the coming year and that it might slow the deficit," according to another IMF official.

For this year, the IMF is projecting the country's consolidated deficit to hit P220 billion or 6.6 percent of the gross domestic product.

Before the privatization Napocor's annual year will increase to P18.5 billion the deficit of 14 government corporations from this year's estimated level of P10.3 billion.

The power firm should raise between \$1.2 billion and \$2 billion from the foreign market to pay operating debt and on finance restructuring capital expenditures. Current rate rates to hit P1.1 billion next year.

Because of its poor financial health, Napocor has been unable to borrow funds for itself without costly guarantees from groups like the Chinese Investment Privatization Corp. or the Asian Development Bank.

Creditors expect to forge deal with NSC buyer

THE CREDITORS' bank negotiations to sell distressed National Steel Corp. to Global Infrastructure Holdings Ltd., part of the larger group of India, have been proceeding smoothly and an agreement is expected to be reached early next year. Since then, executive vice president of NSC's biggest creditor, Philippine National Bank, and Global Infrastructure Holdings.

Based on the latest offer made by GIL, creditors think they will be able to receive, on a par value basis, 30 percent of all payments of their around P20 billion exposure to NSC, they said.

GIL, which submitted the highest bid to buy NSC last month, has reportedly increased its offer to P12.220 billion in its paid offer eight years. Last, Bank of the Philippines president Margarito Tio said that GIL had raised its offer from P1 billion last year to P10 billion.

PNB, Landbank and Allied Bank are among the largest creditors of NSC. PNB's exposure to NSC amounts to P1.6 billion.

Tio said PNB would need to provide additional payments for the NSC account equivalent to 20 percent of the par value of its exposure. The provision is not yet fully paid but spread over seven years after the sale of the steel firm to GIL. If a purchase through, would be through the creation of a special purpose vehicle that would be the investment of the PNB firm.

During a press briefing on Wednesday, PNB officials said the bank has targeted to reduce the level of its bad loans over next by as much as P17 billion through the reduction of loans performing accounts such as that of GIL.

For this quarter, PNB has projected that the amount of its non-performing loans will go down by P5 billion to P45 billion by the end of the year.

Elena S. Sorjano

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NEVER underestimate the power of scents and the images it can evoke. With a whiff of a familiar fragrance, memories may be unlocked or emotions awakened. Just as one's manner of dressing and behavior can express one's sentiments or moods and leave a lasting impression, so can the fragrance one wears.

APPLES' PICKINGS



Apple's Liberty-Solitaire

For women there is an abundance of perfume choices in the market today. Open any magazine and you'll see countless advertisements of different scents projecting distinct emotions, images or styles. A radiant Gaudy Murphy is dressed in bold white for her latest "Lander" fragrance, an ethereal goddess looks a touch of Emma by Bulgari while a sultry expression perfectly fits Dolce and Gabbani.

That's not all. Even one department store knows about it and you'll encounter a slew of specialty boutiques trying to sell the latest fragrances. The famous perfume Francis Gray was right on the money when he said "One a woman the best product you can compound, perfume is in a combination of simple, but impeccable taste, change a reasonable price for it and a great business will arise such as the world has never seen."

The problem is that choosing the right scent can be quite confusing. How do you determine if a particular fragrance suits you? What is the difference between alligator, Van de Tuilleries and perfume? What exactly should one know before making a final choice?

A matter of taste... or, smell

We all have subjective, easily A particular scent might smell exciting on your friend, or even too loudly on you. Different factors such as body odor, diet and acidity (PH level) affect the reaction of a particular perfume on one's body. The point is you have to go out there and actually try-on the product, so finding the perfect perfume can very well be a case of trial and error.

To ease down your choices, it will help to know what specific scents please you. If you are partial to flowery fragrances, then start checking out perfumes that are floral-based like Yvonne's Flower of Clematis or Chanel Chance, a surprising bouquet of roses, apple and sensual elements.

If you are drawn to fruity notes, try Dior's new Orange laurier oriental oil Eau de Cologne. Or if you have a penchant for musky perfumes, try Dorian's Parfums's Moss of France, a combination of blackberry, musk and vanilla.

It's best to try on just one product at a time so you can avoid olfactory overload. Talk to your salesperson about the best way

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MULTICOLORED
beaded earrings,
Catalina Women's
Stores, P.100



GOLD
beaded
strapless bag,
shop at my
P.100



WHITE
Abeasco
hand bag with
gold beaded,
Rutan's,
P.100



WHITE handbag
bag, Rite Way,
Toll, P.100



CREAM
beaded bag
with hanging
beads,
Catalina
Women's
Stores, P.100



WHITE beaded
strapless bag,
shop at my
P.100

PERFECT PICKS:

pretty purses and fab party shoes



BROWN heels
with clear
strapless
Rutan's, Lulu
Ramon,
P.100



SILVER sandals
with rhinestone
and clear strap,
Rutan's,
P.100



BROWN heels
with
rhinestone,
Rutan's,
P.100

Text and styling by Mia Francisco
Photos by Gabe Aragon

THIS Christmas, you need not spend a fortune to look your holiday best. Reeking an old outfit is not the major fashion faux pas that it used to be—if you choose the right accessories. The key is to update your look with choice pieces that can take you from work to any get-together.

Try the old reliable number of crisp white dress and tailored pants with a vintage-style beaded purse

and bejeweled kitten heels. Or emulate the little black dress with silver studs accented with party accessories.

A simple outfit is easy to adorn with modern accessories, which can be added to experiment. And although Christmas gives us the license to indulge, a little restraint spells the difference between stylish and tacky.

Remember, it's all in the details.



RED sandals with
gold beaded and
rhinestone, Ratan's
Stores, P.100



WHITE heels
with rhinestone,
Ratan's Stores,
P.100



GOLD heels with
rhinestone,
Rutan's, P.100



APPLYING is key to making fragrance fragrant. Most perfume companies manufacture complementary products such as soaps, bath gels and lotions which can be used to maximize your scent. Try **COLOGNE**—the most common of all fragrances—and body products.

Scents . . .

Perfume is a blend of scents and is a blend of scents. As the scent will change according to your body chemistry.

Fragrance facts

It might take a while to learn that perfume is composed of three parts, namely, top, middle and bottom notes. The top note is the most volatile (it evaporates the fastest) and is the first to be perceived. The middle note is the most persistent and is the last to be perceived. The bottom note is the most persistent and is the last to be perceived. The bottom note is the most persistent and is the last to be perceived.

If you will use perfume, you should use it in moderation. It is not a good idea to use it in moderation. It is not a good idea to use it in moderation. It is not a good idea to use it in moderation.

The most common mistake is to use too much. The difference between a good perfume and a bad one is the difference between a good perfume and a bad one. The difference between a good perfume and a bad one is the difference between a good perfume and a bad one.

Perfume is a blend of scents and is a blend of scents. As the scent will change according to your body chemistry. It is not a good idea to use it in moderation. It is not a good idea to use it in moderation.

Applying scents

When applying your perfume, apply it to the pulse points of your body. The pulse points are the areas of your body where the blood is closest to the surface. The pulse points are the areas of your body where the blood is closest to the surface.

It is not a good idea to use it in moderation. It is not a good idea to use it in moderation. It is not a good idea to use it in moderation. It is not a good idea to use it in moderation.

For more information, visit www.perfume.com



KIRBY and **Sevens** are two of the latest high-end scents available in the local market.



TIFFANY and **Sevens** are two of the latest high-end scents available in the local market.

For more information, visit www.perfume.com

THEME drop earrings and bracelet of yellow gold and hydrogrossula garnet



Bulgari's rainbow-bright collections whip up a seductive Christmas

Bulgari's rainbow-bright collections whip up a seductive Christmas

THEME drop earrings and bracelet of yellow gold and hydrogrossula garnet



Precious baubles for precious season

THESE is the time for magnificent, jaw-dropping Christmas presents, will do well to check out the latest offerings from Bulgari. Imagine the strands of kaleidoscopic gemstones or a stylized modernist necklace or a sleeker modernist necklace but equally modern and glamorous collections. In a departure from ultra-traditional designs, the newly-revamped jewelry houses presents Sissi, an interpretation of the minimalist and playfully elegant Alaga collection; and Theme 2003, a limited-edition collection that embodies a neo-modern elegance.

The Alaga collection, which was successfully launched in Manila in June of this year, featured an unconventional but joyful collection of colorful high-contrast gemstones, long pearls and diamonds in settings that were in perpetual motion—twirling and twirling in an elegant or brilliant collection.

As part of that collection, four exemplify much of the same qualities, including a certain lightness of being and positive energy brought about by the power of gemstones.

What makes these even more special is the fact that these pieces are crafted with such care to make any owner in mind of wearing an extraordinary piece that is as unique and distinctive as its owner.

Theme 2003, on the other hand, is a reimagined of things past and of great significance. Inspired by Bulgari's 190th designs, the collection is especially dedicated to women whose interests will go beyond the limits of tradition.

Characterized by creative modern design, decorated with a daring and unique combination of materials such as mother of pearl, diamonds and hydrogrossula garnet with hues like pink and hot green, the collection represents contemporary artistic craftsmanship, which is at once a delicate and daring expression of feminine elegance, combined with a colorful, high-contrast touch.

Both collections, though different in nature and appearance, are perfect for the modern and sophisticated woman. So whether you are a man looking to buy your true love an exquisite gift or a woman searching for the perfect holiday bauble, these picks from the past and Theme collections will make a memorable holiday more unforgettable.

Bulgari boutiques are located at Roosevelt 4 and 6700.



FROM THE Sissi collection, a five-strand necklace of tubular and semi-precious gemstones, pearls and diamonds set in 18K yellow gold

fond of fruit?
Get real mango goodness to the last drop.

Drysdale

Available in Mango Nectar, Orange Juice, Mango/Orange Nectar, 100% Orange, Orange Flavored, Calamansi, Guava, 100% Apple, Apple Juice & Grapefruit in 250 ml & 1 L bottles.

LIFESTYLE

Christmas angels

Subliminal hint: Giving trees on flowerly-growing skin and effortless day makeup that can be easily transformed into an evening look. With the use of only the best products in the market, these artists thoughtfully altered pre-conceived notions of how to become angels.

Angel's makeup: deep daytime look
Make: Prep your skin by applying Chanel's Moisturizing Skin Foundation, which smoothens skin, and Chanel's Double-Action Original Makeup Remover Cream for extra brightness.

Look: Keep Chanel's Total Cosmétique Color Uniforming Moisturizer from Chanel makeup with SPF 15 and Chanel's Vitamin E-rich Illuminating Pearl Makeup with SPF 15. Don't worry about getting on all these products, as the effect is still natural.

Eyes: Use a smudge of shimmer, smudge on it the Eye-Glaze, mascara, to powder your cheeks, and to illuminate up Luminizer on your lips and under the eyes. To remove, simply add an Illuminizing Skin Foundation Cream on the sides of your cheeks. Visit your ladies for a soft-eyed effect without the mascara for a more casual look.

Look: Imagine that you are your biggest as you smile and your cheeks will be happy to help. Add a smudge of shimmer on your cheeks.

Check: To remove, use Chanel's Aquaphase Skinlighter Shave Cream in Gel form right below your chin bones. To create a natural finish, apply Chanel's Aquaphase Skinlighter Shave Cream in form on the sides of your cheeks.

Lips: Add a smudge of shimmer with Chanel's Exfoliating Lip Glaze.

Angel's look: subtle evening glow

Make: First, recommend a soft smile to face to believe off your glowing evening beauty. To achieve this, simply touch on loose powder on the above-mentioned daytime look.

Eyes: Emphasize your pretty deep-lime lips by using your eye liner (inside and outside the eye) with Chanel's Black Liner Eye Pencil in Golden Brown. You can also use the same cream pencil to achieve by applying and blending it on the sides of your lips. For high lights, add Chanel's Shimmering Shave Cream on your cheeks, and your lower face, just below your eyebrows. Finish off with Chanel's Shimmering Shave Cream on your lips.

Lips: Next Lip Lacquer in Nougat is perfect for understated evening glow.

Look: Keep your look effortless by smudging shimmer on your face.



Manila's makeup mavens paint holiday trends

Have yourself a merry little makeover and update your look with three fabulous forecasts from top local makeup artists



Festive glow

Makeup expert Francis Banaag creates a cheerful mélange of shimmering and frost colors on Orange artist's model skin for a festive and pretty Christmas look.

Get the look: Make the skin off-white with a base cream, use a cream foundation, and a cream blush.

Eyes: Apply Urban Decay eye shadow in Anti Blue on your eyelids and under the eyes. Use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama.

Check: Use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama.

Lips: Use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama.

Midas touch

Gold and celebrate the holidays in style," says makeup artist Jing Miao, who transformed gorgeous Wilma Quizon into a glowing holiday goddess.

Get the look: Make the skin off-white with a base cream, use a cream foundation, and a cream blush.

Eyes: Apply Urban Decay eye shadow in Anti Blue on your eyelids and under the eyes. Use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama.

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Lips: Use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama.



Post-party face cleansing

MAKEOVER #11

Every Sekai



work all below the eye area. Washed hands in warm or cool water and gently rub and pull away all makeup. Use a cotton swab to remove all makeup. Use a cotton swab to remove all makeup. Use a cotton swab to remove all makeup.

Step 2—Face cleansing: Skincare cannot be removed by soap and water alone. Washing needs something excellent. Gently

gently on all of all the types of products. Gently on all of all the types of products. Gently on all of all the types of products. Gently on all of all the types of products. Gently on all of all the types of products. Gently on all of all the types of products.

Step 3—Hydration: This step is the most important. It is the most important. It is the most important. It is the most important. It is the most important. It is the most important.

Step 4—Hydration: This step is the most important. It is the most important. It is the most important. It is the most important. It is the most important. It is the most important. It is the most important.

Step 5—Hydration: This step is the most important. It is the most important. It is the most important. It is the most important. It is the most important. It is the most important. It is the most important.

Step 6—Hydration: This step is the most important. It is the most important. It is the most important. It is the most important. It is the most important. It is the most important. It is the most important.

Step 7—Hydration: This step is the most important. It is the most important. It is the most important. It is the most important. It is the most important. It is the most important. It is the most important.

So many women are recovering their lives with their determination these days. It seems that with all the Christmas parties and club promotions going on, women are having so much fun piling on the latest makeup colors and trends. Unfortunately they don't share the same enthusiasm about taking it all off in the morning and just rely on eye cream and just rely on eye cream and just rely on eye cream.

Look: Use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama. Then, use a little more of the same shade on the inner corners to create a bit of drama.